					_		
Fill in th		mation to identify	your case: Andrew	Heinrich			
Debtor 1		st Name	Middle Name	Last Name	-		
Debtor 2 (Spouse, i	f filing) Eir	st Name	Middle Name	Lasi Name		plan, an	this is an amended d list below the
			Northern	Ohio		been ch	of the plan that have anged.
United S	tates Ban	kruptcy Court for the:		District of Ohio (State)			
Case nui (If known)	111061	0-15478-aih					
Offic	cial F	orm 113					
Cha	apte	r 13 Plan					12/17
Part	1: N	otices					
To Deb		This form sets or	ıt ontions that ma	y be appropriate in some ca	ses but the presence of an	option on the for	n does not
TO BEL	7.013.	indicate that the	option is appropr	iate in your circumstances of I judicial rulings may not be o	that it is permissible in you		
		In the following no	tice to creditors, yo	ou must check each box that ap	pplies.		
To Cre	ditors:	Your rights may	be affected by thi	s plan. Your claim may be re	duced, modified, or eliminate	ed.	
		You should read the have an attorney,		nd discuss it with your attorney onsult one.	if you have one in this bankru	ptcy case. If you c	o not
	•	confirmation at lea	st 7 days before the	your claim or any provision of the date set for the hearing on confirm this plan without further no to may need to file a timely pro	onfirmation, unless otherwise o otice if no objection to confirm	ordered by the Bar ation is filed. See	
		The following matt includes each of	ers may be of part	icular importance. Debtors muns. If an item is checked as '	st check one box on each li	ne to state wheth	-
1.1		t on the amount of	•	set out in Section 3.2, which	may result in a partial	Included	☐ Not included
1.2	Avoid Section		ien or nonposses	sory, nonpurchase-money so	ecurity interest, set out in	☐ Included	☐ Not included
1.3	Nonst	andard provisions	, set out in Part 8			☐ Included	☐ Not included
Part 2	2: PI	an Payments an	d Length of Pla	n			
2.1 D	ebtor(s)	will make regular	payments to the	trustee as follows:			
\$	50	per_m	onth for 60	months			
				_ months.] Insert additional	ines if needed.		
		han 60 months of pa s to creditors specifi		ied, additional monthly paymer	ts will be made to the extent n	necessary to make	the

	, <u>Niels</u>	Andrew	He	inrich	Case	20-154 number	+ / 8-ain					
2.2	Regular navments t	to the trustee will	he made from	future income in the fo	illowing manner							
	Regular payments to the trustee will be made from future income in the following manner: Check all that apply.											
	Debtor(s) will m	aka naumanta nur	cuant to a navro	Il daduction order								
	_											
		ake payments dire	-									
			.);	·								
2.3	Income tax refunds	•										
	Check one.											
	Debtor(s) will retain any income tax refunds received during the plan term.											
	Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.											
	Debtor(s) will treat income tax refunds as follows:											
2.4	Additional payment											
	Check one.	.5.										
	None. If "None"	is checked, the re	st of § 2.4 need	not be completed or rep	roduced.							
		ake additional pay h anticipated paym		ustee from other source	s, as specified belo	ow. Describe the s	source, estimated	amount,				
2.5	The total amount of	festimated paym	ents to the trus	stee provided for in §§	2.1 and 2.4 is \$ _							
		•										
Part	3: Treatment	of Secured Cla	nims									
	3: Treatment Maintenance of pay			y.								
3,1				y.								
	Maintenance of pay	ments and cure o	of default, if any	y. not be completed or rep	roduced.							
3,1	Maintenance of pay Check one. None. If "None" The debtor(s) wi the applicable of directly by the de trustee, with inte filing deadline ur arrearage. In the is ordered as to paragraph as to	is checked, the recontract and noticed ebtor(s), as specificate, if any, at the order Bankruptcy Reabsence of a contract and recollate that collateral will	of default, if any st of § 3.1 need rent contractual in conformity wed below. Any erate stated. Unleading 3002(c) contrary timely filed ral listed in this prease, and all se		the secured claim. These payments sted claim will be py the court, the am nounts listed below a cotherwise ordered that collateral will in	will be disbursed paid in full through ounts listed on a part of the current are controlling. If roby the court, all p	either by the trus in disbursements in proof of claim file installment paymelief from the autrayments under the	tee or by the d before the hent and comatic stay				
3,1	Maintenance of pay Check one. None. If "None" The debtor(s) wi the applicable of directly by the de trustee, with inte filing deadline ur arrearage. In the is ordered as to paragraph as to	is checked, the recontract and noticed ebtor(s), as specificate, if any, at the edge Bankruptcy Representation and item of collate that collateral will only payments dis	of default, if any st of § 3.1 need rent contractual in conformity wed below. Any erate stated. Unleading 3002(c) contrary timely filed ral listed in this prease, and all se	not be completed or reprint installment payments on it any applicable rules. existing arrearage on a lites otherwise ordered by trol over any contrary and proof of claim, the amorparagraph, then, unless ecured claims based on	the secured claim. These payments sted claim will be py the court, the am nounts listed below a cotherwise ordered that collateral will in	will be disbursed paid in full through ounts listed on a part of the current are controlling. If roby the court, all p	either by the trus in disbursements in proof of claim file installment paymelief from the autoayments under the ed by the plan. T	tee or by the d before the hent and comatic stay his he final				
3.1	Maintenance of pay Check one. None. If "None" The debtor(s) wi the applicable of directly by the de trustee, with inte filing deadline ur arrearage. In the is ordered as to paragraph as to column includes Name of credito	ments and cure of is checked, the resolution the current and noticed bettor(s), as specificates, if any, at the ender Bankruptcy Reabsence of a contany item of collate that collateral will only payments discrete.	of default, if any st of § 3.1 need rent contractual in conformity wed below. Any erate stated. Unleading 1002(c) contrary timely filed ral listed in this poease, and all sebursed by the trease.	not be completed or reprint installment payments on with any applicable rules. existing arrearage on a litess otherwise ordered by trol over any contrary and proof of claim, the amorparagraph, then, unless ecured claims based on rustee rather than by the Current installment payment (including escrow)	the secured claim. These payments sted claim will be py the court, the amounts listed below ants stated below antended that collateral will debtor(s). Amount of arrearage (if any)	will be disbursed paid in full through ounts listed on a part of as to the current are controlling. If r by the court, all part on longer be treat linterest rate on arrearage (if applicable)	either by the trus in disbursements is proof of claim file installment paymelief from the aut ayments under the ed by the plan. The Monthly plan payment on arrearage	tee or by the d before the nent and omatic stay his he final Estimated tota payments by trustee				
3.1	Maintenance of pay Check one. None. If "None" The debtor(s) wi the applicable of directly by the de trustee, with inte filing deadline ur arrearage. In the is ordered as to paragraph as to column includes	ments and cure of is checked, the resolution the current and noticed bettor(s), as specificates, if any, at the ender Bankruptcy Reabsence of a contany item of collate that collateral will only payments discrete.	of default, if any st of § 3.1 need rent contractual in conformity wed below. Any erate stated. Unleading 1002(c) contrary timely filed ral listed in this poease, and all sebursed by the transport of the collateral	not be completed or reprint installment payments on with any applicable rules. existing arrearage on a litess otherwise ordered by trol over any contrary and proof of claim, the amorparagraph, then, unless ecured claims based on rustee rather than by the Current installment payment	the secured claim. These payments sted claim will be py the court, the amounts listed below ants stated below antended that collateral will debtor(s). Amount of arrearage (if	will be disbursed paid in full through ounts listed on a paragraph of as to the current are controlling. If roby the court, all paragraph of the court, all paragraph of the court of the c	either by the trus of disbursements is proof of claim file installment paymelief from the aut ayments under the ed by the plan. The Monthly plan payment on	tee or by the d before the ent and omatic stay his he final Estimated tota payments by				
3.1	Maintenance of pay Check one. None. If "None" The debtor(s) wi the applicable of directly by the de trustee, with inte filing deadline ur arrearage. In the is ordered as to paragraph as to column includes Name of credito	ments and cure of is checked, the resolution the current and noticed bettor(s), as specificates, if any, at the ender Bankruptcy Reabsence of a contany item of collate that collateral will only payments discrete.	of default, if any st of § 3.1 need rent contractual in conformity wed below. Any erate stated. Unleading 1002(c) contrary timely filed ral listed in this poease, and all sebursed by the transport of the collateral	installment payments on with any applicable rules. existing arrearage on a liess otherwise ordered by trol over any contrary and proof of claim, the amorparagraph, then, unless ecured claims based on rustee rather than by the Current installment payment (including escrow) \$ 1600 Disbursed by:	the secured claim. These payments sted claim will be py the court, the amounts listed below ants stated below antended that collateral will debtor(s). Amount of arrearage (if any)	will be disbursed paid in full through ounts listed on a part of as to the current are controlling. If r by the court, all part on longer be treat linterest rate on arrearage (if applicable)	either by the trus in disbursements is proof of claim file installment paymelief from the aut ayments under the ed by the plan. The Monthly plan payment on arrearage	tee or by the d before the nent and omatic stay his he final Estimated tota payments by trustee				

inseri additional ciaims as needed.

ebtor _	Niels	Andrew	Heinrich		Ca	ase number 20)-15478-а	aih	_			
2 Re	equest for valuation o	f security, payment of	f fully secured	claims, and	modification of u	ndersecured	claims. <i>Ch</i>	neck one.				
	☐ None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.											
	The remainder of thi	's paragraph will be ei	fective only if	the applical	ble box in Part 1 o	f this plan is	checked.					
	The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed <i>Amount of secured claim</i> . For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.											
	The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.											
	•	aim listed below as have e estate(s) until the ear	-	column head	ded <i>Amount of sec</i>	ured claim will	retain the l	ien on the pro	perty interest			
	. ,	underlying debt determ					1	la				
	(b) discharge of the	e underlying debt under Estimated amount of creditor's total claim	_	Value of collateral	Amount of claims senior to creditor's claim	Amount of	Interest	Monthly payment to creditor	Estimated tot of monthly payments			
	Fay Servicing	230000	Residenc e	200000 \$	<u>\$</u> 0	230000 \$	8%	1600 \$	\$			
	IRS	100000 \$	Residenc e	200000 \$	230000 \$	100000 \$	6%	\$	\$			
	Insert additional clair	ms as needed.										
Sec	ured claims excluded	l from 11 U.S.C. § 506										
	eck one. None. If "None" is ch	necked, the rest of § 3.3	need not be co	ompleted or r	reproduced.							
	The claims listed belo	ow were either:										
	(1) incurred within 9° personal use of the	10 days before the petithe he debtor(s), or	tion date and se	ecured by a p	ourchase money se	curity interest	in a motor	vehicle acquir	ed for the			
	(2) incurred within 1	year of the petition date	e and secured l	by a purchas	e money security in	iterest in any o	ther thing	of value.				
	directly by the debtor(filing deadline under E	paid in full under the pla (s), as specified below. Bankruptcy Rule 3002(o ated below are controlli	Unless otherw c) controls over	ise ordered b any contrary	by the court, the cla amount listed belo	im amount sta w. In the abso	ted on a pr ence of a co	oof of claim fil ontrary timely	ed before the filed proof of			
	Name of creditor		Collateral		Amount of claim	Interest rate	Monthly pl payment		ited total nts by trustee			
					\$	%	\$	_ \$				
							Disbursed I	ру:				
							☐ Trustee					
					\$	%	\$	\$				
							Disbursed I	oy:				

Insert additional claims as needed.

☐ Trustee Debtor(s)

Chapter 13 Plan Official Form 113 Page 3

Debtor _	Niels	Andrew	Heinrich	Case number 2	20-15478-aih
3.4 Lier	n avoidance.				
Che	eck one.				
			of \S 3.4 need not be completed or reprile to the or separation of \S 3.4 need not be completed or reprincible by		checked.
	debtor(s) would hav securing a claim list amount of the judici amount, if any, of th	re been entitled ted below will be al lien or securit te judicial lien or	nonpurchase money security interests under 11 U.S.C. § 522(b). Unless other avoided to the extent that it impairs sury interest that is avoided will be treated security interest that is not avoided will d). If more than one lien is to be avoid	wise ordered by the court, a ch exemptions upon entry of as an unsecured claim in Pa be paid in full as a secured	judicial lien or security interest the order confirming the plan. The art 5 to the extent allowed. The claim under the plan. See 11 U.S.C.
	Information regar		Calculation of lien avoidance		Treatment of remaining secured claim
	Name of creditor		a. Amount of lien	\$	Amount of secured claim after avoidance (line a minus line f)
			b. Amount of all other liens	\$	\$
	Collateral		c. Value of claimed exemptions	+ \$	Interest rate (if applicable)
			d. Total of adding lines a, b, and c	\$	%
	Lien identification judgment date, date recording, book and	of lien	e. Value of debtor(s)' interest in property	- \$	Monthly payment on secured claim \$
			f. Subtract line e from line d.	\$	Estimated total payments on secured claim
		,	Extent of exemption impairment (Check applicable box):		
			☐ Line f is equal to or greater than	n line a.	
			The entire lien is avoided. (Do not	complete the next column.)	
			☐ Line f is less than line a.		
			A portion of the lien is avoided. (Co	omplete the next column.)	
Ir	nsert additional claims	as needed.			
3.5 Surr	ender of collateral.				
	ck one.				
		necked, the rest	of § 3.5 need not be completed or repro	oduced.	
	upon confirmation of	this plan the sta	ach creditor listed below the collateral that ay under 11 U.S.C. § 362(a) be termina lowed unsecured claim resulting from the	ted as to the collateral only a	and that the stay under § 1301
	Name of creditor			Collateral	

Insert additional claims as needed.

Official Form 113 Chapter 13 Plan

Page 4

ebto	_{or} <u>Ni</u> €	els	Andrew	Heinrich	Case number	-15478-aih
		_				
Par	t 4:	Treatment	of Fees and Priori	ty Claims		
.1	Gene	ral	-			
		ee's fees and al etition interest.	ll allowed priority claims	s, including domestic support o	bligations other than those treated in	n § 4.5, will be paid in full without
.2	Trust	ee's fees				
	Trusto durino	ee's fees are go g the plan term,	overned by statute and , they are estimated to	may change during the course total \$ ⁷⁵⁰	e of the case but are estimated to be	25% of plan payments; and
1.3	Attor	ney's fees				
	The b	palance of the fe	ees owed to the attorne	ey for the debtor(s) is estimated	to be \$0	
1.4	Prior	ity claims othe	er than attorney's fees	and those treated in § 4.5.		
		k one.				
		None. If "None	" is checked, the rest o	f § 4.4 need not be completed	or reproduced.	
		The debtor(s) e	estimate the total amou	nt of other priority claims to be	······································	
1.5	Dome	estic support o	obligations assigned	or owed to a governmental u	nit and paid less than full amount	
	Checi	k one.				
		None. If "None	" is checked, the rest of	f § 4.5 need not be completed	or reproduced.	
		governmental ı	unit and will be paid les		pport obligation that has been assigr laim under 11 U.S.C. § 1322(a)(4). J.S.C. § 1322(a)(4).	
		Name of cred	litor			Amount of claim to be paid
						\$
						
						\$
		Insert additiona	al claims as needed.			
art	5:	Treatment	of Nonpriority Uns	ecured Claims		
	•	•	red claims not separa	_		
				re not separately classified will ve. <i>Check all that apply.</i>	l be paid, pro rata. If more than one o	option is checked, the option
		The sum of \$_	0			
		% of	f the total amount of the	ese claims, an estimated paym	ent of \$	
		The funds rem	naining after disbursem	ents have been made to all ot	her creditors provided for in this plan	ı .
					ority unsecured claims would be paid priority unsecured claims will be ma	

ebtor Ni	els	Andrew	Heinrich		Case number	20-15478-aih	
2 Main	ntenance of paym	ents and cure of any	default on nonpriority	unsecured claims	s. Check one.		
	None. If "None" i	s checked, the rest of §	§ 5.2 need not be comple	eted or reproduced	!.		
	on which the last debtor(s), as spe	payment is due after the claim	ual installment payments he final plan payment. T n for the arrearage amou as disbursed by the truste	hese payments wil int will be paid in fu	l be disbursed eith Il as specified beld	er by the trustee o	r directly by the
	Name of credite	or		Current installment payment		ount of arrearage e paid	Estimated total payments by trustee
				\$	\$		\$
				Disbursed b	•	- .	
				Debtor(s)		
				\$	\$		\$
				Disbursed b	•		
				☐ Debtor(
Othe		sified nonpriority uns	secured claims. Check	one.			
Othe	er separately class	sified nonpriority uns	ecured claims. Check of a need not be complete listed below are separat	one. ed or reproduced,		ollows	
Othe	er separately class	sified nonpriority unso thecked, the rest of § 5. ecured allowed claims	.3 need not be complete	one. ed or reproduced. tely classified and v			
Othe	er separately class one. If "None" is c the nonpriority uns	sified nonpriority unso thecked, the rest of § 5. ecured allowed claims	.3 need not be complete listed below are separat Basis for separa	one. ed or reproduced. tely classified and v	vill be treated as fo Amount to be p	aid Interest rate	e) amount of
Othe	er separately class one. If "None" is c the nonpriority uns	sified nonpriority unso thecked, the rest of § 5. ecured allowed claims	.3 need not be complete listed below are separat Basis for separa	one. ed or reproduced. tely classified and v	will be treated as fo Amount to be p on the claim	aid Interest rate (if applicable	e) amount of payments
3 Othe	er separately classone. If "None" is dina in the nonpriority uns	sified nonpriority unso thecked, the rest of § 5. ecured allowed claims	.3 need not be complete listed below are separat Basis for separa	one. ed or reproduced. tely classified and v	will be treated as for the claim	aid Interest rate (if applicable	e) amount of payments
3 Othe	one. If "None" is one. Insert additional	sified nonpriority unstable hecked, the rest of § 5. ecured allowed claims or	.3 need not be complete listed below are separat Basis for separa and treatment	one. ed or reproduced. tely classified and v	will be treated as for the claim	aid Interest rate (if applicable	e) amount of payments
Othe No.	r separately classone. If "None" is one. If "None" is one. If "None" is one. If a contract the nonpriority unstable in the nonpriority unstabl	sified nonpriority unstable hecked, the rest of § 5. ecured allowed claims for claims as needed.	.3 need not be complete listed below are separat Basis for separa and treatment pired Leases ses listed below are as	one. ed or reproduced. dely classified and v	will be treated as for the claim \$	aid Interest rate (if applicable%%	s) amount of payments \$ \$
3 Othe No.	r separately classone. If "None" is cone. If "None" is cone. If an arrival in the nonpriority unstable Name of creditors. Insert additional Executory Contract an arrival in the contract	sified nonpriority unsigned the cked, the rest of § 5. ecured allowed claims for claims as needed. characts and Unexports and unexpired lead are rejected. Check of	.3 need not be complete listed below are separat Basis for separa and treatment pired Leases ses listed below are as	one. d or reproduced. dely classified and vite classification	will be treated as for the claim \$	aid Interest rate (if applicable%%	s) amount of payments \$ \$

Debtor	Niels And	Andrew Heinrich			Case number 20-15478-aih			
	Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments by trustee		
			\$	\$		\$		
			Disbursed by: ☐ Trustee					
			☐ Debtor(s)					
			, ,			•		
			\$ Disbursed by: ☐ Trustee	\$		\$		
			☐ Debtor(s)					
	Insert additional contracts of	r leases as needed.						
	operty of the estate will ves neck the applicable box: plan confirmation. entry of discharge. other:	t in the debtor(s) upon						
	Nonstandard Plan P	rovisions						
Part 8								
	eck "None" or List Nonstar	dard Plan Provisions						
		ndard Plan Provisions the rest of Part 8 need not be	completed or reproduce	ed.				
3.1 Ch	None. If "None" is checked, Bankruptcy Rule 3015(c), non		set forth below. A nonst	andard provision	is a provision not otherwis	e included in the		
3.1 Ch Jnder E Official	None. If "None" is checked, Bankruptcy Rule 3015(c), non Form or deviating from it. No	the rest of Part 8 need not be standard provisions must be s nstandard provisions set out e be effective only if there is a	set forth below. A nonst elsewhere in this plan ar a check in the box "Inc	andard provision e ineffective. :luded" in § 1.3.		e included in the		
3.1 Ch Under E Official The foll St	None. If "None" is checked, Bankruptcy Rule 3015(c), non Form or deviating from it. No Iowing plan provisions will ructure of my plan is	the rest of Part 8 need not be standard provisions must be so nstandard provisions set out enderenance be effective only if there is a solid objecting to majori	set forth below. A nonst elsewhere in this plan ar a check in the box "Inc ty of arrearages	andard provision e ineffective. :luded" in § 1.3. On my moi	tgage, achieving			
Jnder E Official St	None. If "None" is checked, Bankruptcy Rule 3015(c), non Form or deviating from it. No lowing plan provisions will ructure of my plan is urt approved payme	the rest of Part 8 need not be standard provisions must be so nstandard provisions set out educated be effective only if there is a sobjecting to majorite ont plans with lender	set forth below. A nonst elsewhere in this plan ar a check in the box "Inc ty of arrearages r and IRS (Have	andard provision e ineffective. sluded" in § 1.3. on my mol contacted	tgage, achieving both about doing			
3.1 Ch Jinder E Official The foll St CO Ba	None. If "None" is checked, Bankruptcy Rule 3015(c), non Form or deviating from it. No lowing plan provisions will ructure of my plan is urt approved payme	the rest of Part 8 need not be standard provisions must be sonstandard provisions set out enderenance be effective only if there is a sobjecting to majori	set forth below. A nonst elsewhere in this plan ar a check in the box "Inc ty of arrearages r and IRS (Have ny inheritance if	andard provision e ineffective. cluded" in § 1.3. on my moi contacted I am given	tgage, achieving both about doing some extra time.	this)		

Debtor Niels	Andrew	Heinrich	Case number 20-15478-aih
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Part 9:	Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

Signature of Attorney for Debtor(s)

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

MM / DD / YYYY

Signature of Debtor 2

Executed on MM / DD /YYYY

Date

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)		\$	
b.	Modified secured claims (Part 3, Section 3.2 total)		\$	
c.	Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)		\$	
d.	Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)		\$	
e.	Fees and priority claims (Part 4 total)		_{\$} _50.0	
f.	Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)		\$	
g.	Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)		\$	
h.	Separately classified unsecured claims (Part 5, Section 5.3 total)		\$	
i.	Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)		\$	
j.	Nonstandard payments (Part 8, total)	+	\$	
	Total of lines a through j		_{\$} 50.0	
		1		